

EXHIBIT H

Page 1

5 RICHARD CHAKEJIAN.

6 Plaintiff,

7 Vs. Civil Action No.: 07-2211

8 EQUIFAX INFORMATION SERVICES, LLC.

9 Defendant,

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12 DEPOSITION OF EVAN HENDRICKS

13 Washington, D.C.

14 Wednesday, September 23, 2009

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Job No.: 24924

24 Page 1 - 269

25 Reported By : Kathy Savich, RPR

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EVAN HENDRICKS

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7 Q. Are you aware of any case in
8 which a jury has found that Equifax or any
9 other consumer reporting agency violated the
10 Fair Credit Reporting Act as it relates to
11 misleading consumers in the contents of its
12 reinvestigations letter?

13 MR. GORSKI: Objection.

14 THE WITNESS: No.

15 BY MR. PERLING:

16 Q. Are you aware of any judge
17 finding that? I asked you about a jury. Are
18 you aware of any judge finding that Equifax
19 violates the Fair Credit Reporting Act in
20 misleading consumers --

21 MR. GORSKI: Objection.

22 BY MR. PERLING:

23 Q. -- in its letters?

24 A. No.

25 Q. Are you aware of any opinion or

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decision by the FTC that Equifax or any other consumer reporting agency violates the Fair Credit Reporting Act as it relates to the contents of a reinvestigation letter?

A. No.

Q. Are you aware of any case in which a jury found that Equifax or any other consumer reporting agency's description of its reinvestigation procedure was insufficient under the Fair Credit Reporting Act?

MR. GORSKI: Objection.

BY MR. PERLING:

Q. You can still answer.

A. This is -- no.

Q. Are you aware of any judge having ever made a finding that Equifax or some other consumer reporting agency's description of its reinvestigation procedure was insufficient under the Fair Credit Reporting Act?

MR. GORSKI: Objection.

THE WITNESS: No, not that I recall.

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Q. Are you aware of any opinion or
decision by the FTC that Equifax or any other
consumer reporting agency's description of
its reinvestigation procedure was
insufficient under the Fair Credit Reporting
Act?

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A. No, not that I recall.

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Q. Are you aware of the FTC ever
addressing whether any letter from Equifax
violated the Fair Credit Reporting Act?

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A. No, not that I recall.

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Page 165

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EVAN HENDRICKS

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Q. Are you aware of any studies
that relate to your conclusions?

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A. No. This is pretty much a
matter of first impression.

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Page 201

1 EVAN HENDRICKS
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3 BY MR. PERLING:

4 Q. You're not aware of any judge
5 or jury instructing Equifax that it's
6 misleading consumers, are you?

7 MR. GORSKI: Object. You mean
8 like in -- in what context?

9 MR. PERLING: In any context,
10 sir.

11 THE WITNESS: Judge and jury? I
12 mean --

13 BY MR. PERLING:

14 Q. Judge or a jury.

15 A. Well --

16 MR. GORSKI: Objection. It's
17 vague and ambiguous.

18 THE WITNESS: -- I would say
19 that in all the cases that have gone
20 to trial, they have said that Equifax
21 has misled consumers in some way or
22 another.

23 BY MR. PERLING:

24 Q. Let's -- let's specify the
25 question.

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A. Yes, please.

Q. With the -- as you say it, the contents of the letter --

A. -- describing the process --

Q. -- misleading over the process, you're not aware of any judge or jury instructing Equifax that the letter it sends to consumer -- consumers misleads them as to the process?

A. Right. No. Because I think this is a case of first impression.

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Page 264

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Q. But there has been no
determination by anybody that one letter is
an industry standard and the other is not,
correct?

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A. Right. That's a case of first

10 impression.

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